



How to Spot Scams and avoid being duped by them

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Introductions

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David Newson

> worked in Cyber Security for over 15 years

How Big is the Problem?



Fraud is **RISING!**

In the UK alone, victims lost over **£1billion** in 2023



Who are most vulnerable?

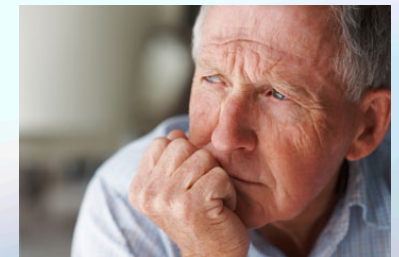


Scams are becoming increasingly sophisticated - we can **ALL** fall victim

Analysis shows that the under-25s are the most vulnerable to fraud attacks

The oldest age group (75+ years) is the second most vulnerable and **loses the most money**

Older people can be especially at risk due to social isolation, cognitive impairment or bereavement



Types of Scams



Postal Scams

Telephone scams

Doorstep scams

Online scams



Postal Scams



Examples include:

Bills from companies you don't use

Psychics and clairvoyants

Pyramid schemes

Strangers who need help

Advance fee fraud

Fake job offers



Postal Scams



Bin Them!

Shred all mail with contact details

Shred all paperwork with personal info, account details, etc:

- * Old bank statements
- * Doctor's letters
- * Insurance renewals
- * Charity donation requests



Telephone Scams



"This is Microsoft tech support ... we have detected a problem with your computer ..."

"This is the bank security department ... or police anti-fraud team ..."

They may address you by name

They may reference information unique to you (e.g., computer password)



Telephone Scams



Banks and official bodies **do not cold call** - just hang up!

Ignore "needs urgent action" - rushing you into clouded judgements

If you wish to check, use a different phone to call the number on your card or make contact via your mobile App



Always assume that unsolicited calls are looking to defraud you!

Telephone Scams



Register with the Telephone Preference Service



Request a FREE call blocker!

Apply by email to:

trading_standards@surreycc.gov.uk



Doorstep Scams



Nottingham Knockers

"A recently released prisoner trying to get his life back on track"

An incident in Oxfordshire last year saw a 95-year-old victim open her front door to a man who was offering things like dust cloths and tea towels for sale.



He then claimed to be thirsty and when the woman went to get him a glass of water he sneaked inside and swiped her purse. He even drank the water before departing with her cash and cards.

Doorstep Scams



Unsolicited Work

"We're working down the road and noticed some broken tiles on your roof ... we have spare materials left over ... **but today only**"

Discover "new problems" & expand the work

Charge exorbitant rates for very poor quality work

Demand cash payment - and may even accompany victims to the nearest cash dispenser



Doorstep Scams



Employ trusted tradespeople

Get multiple estimates on any home repair job

Check out the contractor's references and speak to previous customers

Check electricians and gas safe engineers are registered with relevant Trade Body

Check for complaints with the Trading Standards

Never pay in full up front, especially if cash is the only payment accepted

Document in writing the **scope** of the work to be done and the **complete cost** and **time** necessary to complete the job and how **payment** will be handled.



Doorstep Scams



Distraction or Posing as an 'Official'

An accomplice gains entry to a vulnerable person's home while he/she is distracted by a 'tradesperson'

Or posing as an official from local authority, water company, gas board, housing association, etc, to gain access to the property.



Doorstep Scams



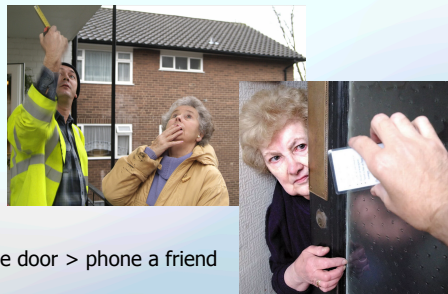
Distraction or Posing as an 'Official'

Ask for the identity card, take it inside and close the door

Phone the contact number on the card

If you live alone or are especially vulnerable, install & use a **door chain**

If in doubt, refuse to engage and close the door > phone a friend



Doorstep Scams



Worried about a vulnerable relative or friend?

Trading Standards will install a security camera for free!



Can be monitored by a family member

Two arrange this, email:

trading_standards@surreycc.gov.uk



Online Scams

The most rapidly growing type of fraud

I personally receive at least one email scam **every day** - often several

- * Subscription expiry
- * Incentivised "surveys"
- * Parcel delivery issues
- * Investment opportunities
- * Impersonations
- * Estimate requests / payment confirmations / is this you in the photo? **Do Not Click!**



Online Scams

Email Scams

Subscription Expiry

1. Poor grammar
2. I don't use McAfee !

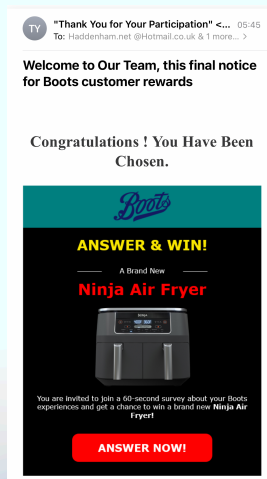


Online Scams

Email Scams

Customer Surveys with an Incentive

"You are invited to join a 60-second survey about your Boots experiences and get a chance to win a brand new Ninja Air Fryer!"



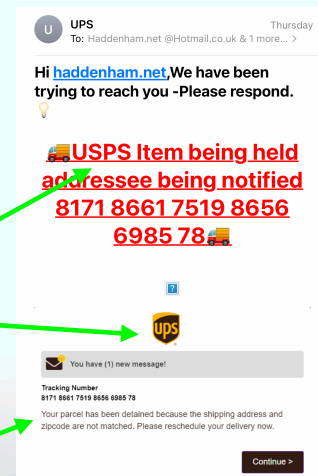
Online Scams

Email Scams

Parcel Delivery Issues

1. Inconsistent
USPS = US Parcel Service

2. Poor grammar



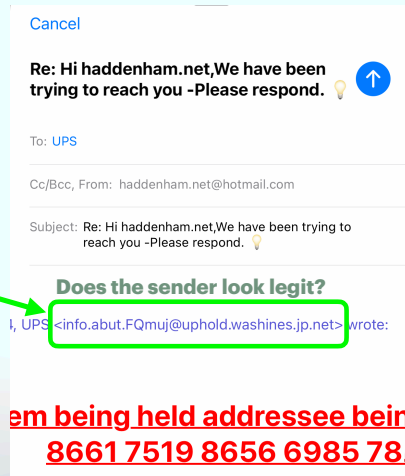
Online Scams

Email Scams

Parcel Delivery Issues

3. Hit the REPLY button

4. But DON'T SEND (simply cancel and move email to JUNK folder)



Online Scams

Email Scams

Impersonations

The most common ones include:

TV Licence / DVLA / Inland Revenue / Bank / Paypal / Microsoft / Etc ...



Emails from "friends / family members" in distress - needing money

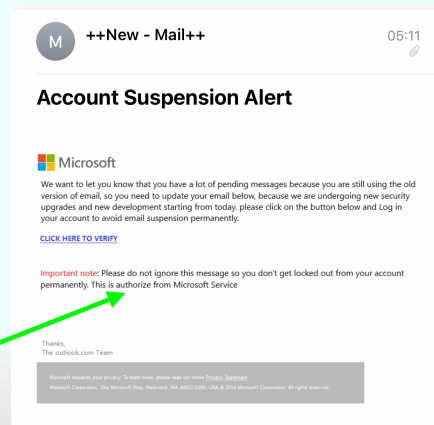
Online Scams

Email Scams

Impersonations

"You are still using the old version of email ..."

"This is authorize from Microsoft Service"
Poor grammar!



Online Scams

Email Scams

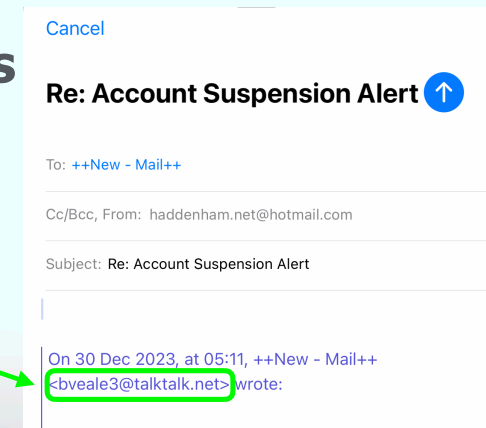
Impersonations

Hit REPLY

To reveal sender

Then CANCEL - don't send

Move email to JUNK folder



Romance Scams

Dating Apps or Email intros

Showing lots of empathy

Agreeing with your opinions

"I love you" early in exchanges

Intense displays of affection: compliments, gifts, 'love bombs'

Sharing 'sob stories'

Can't meet up yet - posted abroad

Money request - need emergency op



Romance Scams

Dating Apps or Email intros

Lonely folk are the most vulnerable

Look out for sudden appearance of gifts

Find **gentle ways** of raising awareness

One of the least reported scams

Can lead to massive £ loss



Online Safety Measures

Consider using a **VPN** (virtual private network)

Use 2-factor authentication

Always **log out** from important websites

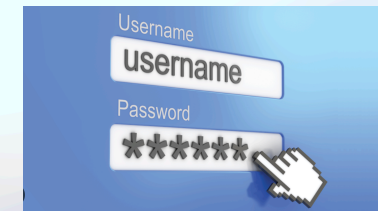
Don't engage in online 'personality type' questionnaires



Avoid Weak Passwords

Such as:

- password
- qwerty
- 123456
- Lorraine
- Oxfordunited





Strong Passwords

Helpful Tips

- At least 8 characters long
- Random and difficult to guess
- Upper case & lower case letters
- + numbers
- + symbols & @ % etc
- Do not re-use** on other platforms



Strong Passwords

Helpful Tips

“Three lions on a shirt
 Jules Rimet still gleaming
 No more years of hurt
 No more need for dreaming”



Strong Passwords

Helpful Tips

“Three lions on a shirt
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TloasJRsgNmyohNmn4d

IchIchFch~1966&at



Or use a Password Manager app



System Security

- * Always update your operating system when offered
- * Ensure you have a good anti-virus programme installed
- * Move unwanted emails to the JUNK folder
- * Turn off automatic sending of email 'read' receipts
- * Don't use 'unsubscribe' option > move to junk folder
- * Never click on unsolicited links, images or "document" attachments **(actually html files)**
- * Create a secondary email account for platform registrations
- * Have an 'Official Birthday' and use this consistently



Install malware!